other suitable type of storage device, or a combination of such devices. Memory **1411** may store data and instructions that configure the processor(s) **1410** to execute operations in accordance with the techniques described above. The communication device **1412** may be or include, for example, an Ethernet adapter, cable modem, Wi-Fi adapter, cellular transceiver, Bluetooth transceiver, or the like, or a combination thereof. Depending on the specific nature and purpose of the processing device **1400**, the I/O devices **1413** can include devices such as a display (which may be a touch screen display), audio speaker, keyboard, mouse or other pointing device, microphone, camera, etc.

Unless contrary to physical possibility, it is envisioned that (i) the methods/steps described above may be performed in any sequence and/or in any combination, and that (ii) the components of respective embodiments may be combined in any manner.

The techniques introduced above can be implemented by programmable circuitry programmed/configured by software and/or firmware, or entirely by special-purpose circuitry, or by a combination of such forms. Such special-purpose circuitry (if any) can be in the form of, for example, one or more application-specific integrated circuits (ASICs), programmable logic devices (PLDs), field-programmable gate arrays (FPGAs), etc.

Software or firmware for use in implementing the techniques introduced here may be stored on a machine-readable storage medium and may be executed by one or more general-purpose or special-purpose programmable microprocessors. A "machine-readable medium", as the term is used herein, includes any mechanism that can store information in a form accessible by a machine (a machine may be, for example, a computer, network device, cellular phone, personal digital assistant (PDA), manufacturing tool, any device with one or more processors, etc.). For example, a machine-accessible medium includes recordable/non-recordable media (e.g., read-only memory (ROM); random access memory (RAM); magnetic disk storage media; optical storage media; flash memory devices; etc.), etc.

Although the present invention has been described with reference to specific exemplary embodiments, it will be recognized that the invention is not limited to the embodiments described, but can be practiced with modification and alteration within the spirit and scope of the appended claims. Accordingly, the specification and drawings are to be regarded in an illustrative sense rather than a restrictive sense.

The invention claimed is:

1. A method comprising:

receiving, by a payment card, a wireless transmission that includes an indication of a location of the payment card relative to a geo-fence,

the payment card being associated with account data associated with a plurality of cards including any two or more of a credit card, a debit card, an automated teller machine (ATM) card, a stored value card, a loyalty program card, a library card, or an identification card,

the payment card including a magnetic stripe area that can be read by a magnetic stripe card reader associated with a point-of-sale (POS) system of a merchant,

the magnetic stripe area having three parallel data tracks including a first data track, a second data track, and a third data track, the first data track being adjacent to the second data track, and the second data track being adjacent to the third data track;

sending, by the payment card, at least one signal, to cause the account data associated with a first card of the plurality of cards to be applied to the first data track and the second data track, and to enable the payment card to initiate a payment based on an account associated with the first card;

selecting, by the payment card and based on the indication of the location of the payment card relative to the geo-fence, account data of a second account to use in association with the financial transaction; and

sending, by the payment card, at least one signal to cause information associated with the second account to be applied to the third data track of the magnetic stripe area, the magnetic stripe area having the account data associated with the first card and the information associated with the second account at a same time.

2. The method of claim **1**,

wherein the indication of the location of the payment card relative to the geo-fence further indicates that the payment card is at a place of business of the merchant,

wherein the loyalty program card is associated with a loyalty program that provides rewards points when the loyalty program card is used in association with a transaction involving the merchant,

wherein selecting the account data of the second account includes selecting, based on the indication that the payment card is at the place of business of the merchant, the account data of the loyalty program card, and

wherein sending the at least one signal to cause the information associated with the second account to be applied to the third data track includes sending the at least one signal to cause the information associated with the loyalty program card to be applied to the magnetic stripe area.

3. The method of claim **2**, wherein the payment card is associated with account data of a first credit card that is accepted by the merchant and further is associated with account data of a second credit card that is not accepted by the merchant, the method further comprising:

selecting, by the payment card, the account data of the first credit card based on the indication that the payment card is at the place of business of the merchant,

wherein sending the at least one signal to cause the account data associated with the first card of the plurality of cards to be applied to the first data track and the second data track includes sending the at least one signal to cause the account data associated with the first credit card to be applied to the first data track and the second data track.

4. A method comprising:

selecting, by circuitry, account data associated with a first account, to be applied to a magnetic stripe area of a magnetic stripe card;

selecting, by the circuitry, account data associated with a second account, based on an indicated location of the magnetic stripe card relative to a geo-fence, to be applied to the magnetic stripe area of the magnetic stripe card; and

sending at least one signal to cause the account data associated with the first account and the account data associated with the second account to be applied to the magnetic stripe area of the magnetic stripe card, such that after being so applied the magnetic stripe area of the magnetic stripe card has the account data associated with the first account and the account data associated with the second account.

5. The method of claim **4**, wherein the causing the account data associated with the first account and the account data associated with the second account to be applied to the magnetic stripe area of the magnetic stripe card includes causing